Case 05-71570 Doc 1 Filed 04/04/05 Entered 04/04/05 15:05:30 Desc Main

Page 1 of 23 Document (Official Form 1) (12/03) FORM B1 **United States Bankruptcy Court Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): PERRINE, DONALD H. JR. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-9040 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1661-4th Avenue Rockford, IL 61104 County of Residence or of the County of Residence or of the Winnebago Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): same Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) **Venue** (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Individual(s) ☐ Railroad the Petition is Filed (Check one box) ☐ Chapter 11 ☐ Stockbroker ☐ Corporation Chapter 13 ☐ Chapter 7 ☐ Commodity Broker ☐ Partnership Chapter 9 ☐ Chapter 12 ☐ Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding Other Nature of Debts (Check one box) Filing Fee (Check one box) ■ Business ☐ Full Filing Fee attached Consumer/Non-Business Filing Fee to be paid in installments (Applicable to individuals only.) **Chapter 11 Small Business** (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 200-999 1-15 16-49 50-99 100-199 1000-over Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$50,000 \$100,000 \$1 million \$10 million \$50 million \$100 million \$100 million \$500,000 П Estimated Debts \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50.001 to \$100.001 to \$500.001 to More than

\$50,000

\$100,000

\$500,000

\$1 million

\$10 million

\$50 million

\$100 million

\$100 million

Official Form (\$\text{Q3:00:30} 5-71570 Doc 1 Filed 04/04/05	Entered 04/04/05 15:05	
Voluntary Petition Document	N Mage 12:10fr23	FORM B1, Page 2
(This page must be completed and filed in every case)	PERRINE, DONALD H. JR.	
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addit	ional sheet)
Location	Case Number:	Date Filed:
Where Filed: This district	01 B 70538	2/16/01
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Signa	atures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under	(To be completed if debtor is require	-
chapter 7.		hibit B
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ DONALD H. PERRINE, JR. Signature of Debtor DONALD H. PERRINE, JR.	whose debts are pri I, the attorney for the petitioner nam that I have informed the petitioner the chapter 7, 11, 12, or 13 of title 11, U	nat [he or she] may proceed under Inited States Code, and have
	explained the relief available under	
X	X /s/ KARL C. KOONMEN, JF Signature of Attorney for Debto KARL C. KOONMEN, JR.	
The last of the state of the st		hibit C
Telephone Number (If not represented by attorney)	Does the debtor own or have posses a threat of imminent and identifiable safety?	sion of any property that poses harm to public health or
Date	☐ Yes, and Exhibit C is attached	I and made a part of this petition.
Signature of Attorney X /s/ KARL C. KOONMEN, JR.	No	
Signature of Attorney for Debtor(s)	<u> </u>	torney Petition Preparer
KARL C. KOONMEN, JR.	I certify that I am a bankruptcy petit § 110, that I prepared this document	ion preparer as defined in 11 U.S.C.
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of the	
Balsley & Dahlberg, LLP Firm Name	Dividing CD 1	ett. P
5130 North Second Street Loves Park, IL 61111	Printed Name of Bankruptcy Pe	
Address	Social Security Number (Require	red by 11 U.S.C.§ 110(c).)
Address Email: www.balsleylawoffice.com (815) 877-2593 Fax: (815) 877-7965		
Telephone Number	Address	
Date	Names and Social Security num prepared or assisted in preparing	abers of all other individuals who
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	ргоршей от изолоси иг ргориин,	s una document.
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	sheets conforming to the approp	d this document, attach additional priate official form for each person.
X	Signature of Bankruptcy Petitio	n Preparer
Printed Name of Authorized Individual	Date	
Title of Authorized Individual	A bankruptcy petition preparer's provisions of title 11 and the Fe Procedure may result in fines of	deral Rules of Bankruptcy
Date	U.S.C. § 110; 18 U.S.C. § 156.	

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United States Bankruptcy Court Northern District of Illinois

In re	DONALD H. PERRINE, JR.		Case No.		
•		Debtor			
			Chapter	13	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	IOUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	71,000.00		
B - Personal Property	Yes	3	16,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		71,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		11,382.88	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,723.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,740.00
Total Number of Sheets of ALL Schedules		13			
	Т	otal Assets	87,000.00		
			Total Liabilities	82,382.88	

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In re	DONALD H. PERRINE, JR.	Case No	
_		,	
		Debtor	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real estate located at: 1661- 4th Avenue Rockford IL	Fee simple	-	71,000.00	71,000.00

Sub-Total > 71,000.00 (Total of this page)

Total > 71,000.00

(Report also on Summary of Schedules)

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In re	DONALD H. PERRINE, JR.		Case No.	
-		Debtor	,	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Nation	nal City Bank/ checking	-	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc.	household goods and furnishings	-	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothi	ng and personal items	-	200.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
				Sub-Tota	al > 2,400.00
			(Te	otal of this page)	_,

² continuation sheets attached to the Schedule of Personal Property

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In re	DONALD H. PERRINE, JR.		Case No.	
-		Debtor		

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sheet)		
Type of P	roperty	N O N E	Description and Location of Propert	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize issuer.	and name each	Х			
11. Interests in IRA, I other pension or p plans. Itemize.		Interest	t in 401K Plan	-	12,000.00
12. Stock and interest and unincorporate Itemize.		X			
13. Interests in partne ventures. Itemize.	rships or joint	Х			
14. Government and country and other negotiable instructions	ole and	X			
15. Accounts receivab	ole.	X			
16. Alimony, mainten property settlemer debtor is or may b particulars.	nts to which the	X			
17. Other liquidated d including tax refurparticulars.		Anticipa	ated income tax refund	-	1,400.00
18. Equitable or future estates, and rights exercisable for the debtor other than Schedule of Real	or powers benefit of the those listed in	X			
19. Contingent and no interests in estate death benefit plan policy, or trust.	of a decedent,	X			
				Sub-Total (Total of this page)	al > 13,400.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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In re	DONALD H. PERRINE, JR.	Case No.
_		

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	19	94 Chevrolet Beretta	-	200.00
24.	Boats, motors, and accessories.	Χ			
25.	Aircraft and accessories.	Χ			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	Χ			
29.	Animals.	Χ			
30.	Crops - growing or harvested. Give particulars.	Х			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	Χ			
33.	Other personal property of any kind not already listed.	X			

| Sub-Total > 200.00 (Total of this page) | Total > 16,000.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re	DONALD H. PERRINE, JR.	Case No.	
-		Debtor	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption	
Real Property Real estate located at: 1661- 4th Avenue Rockford IL	735 ILCS 5/12-901	7,500.00	71,000.00	
Household Goods and Furnishings Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	2,000.00	2,000.00	
Wearing Apparel Clothing and personal items	735 ILCS 5/12-1001(a)	200.00	200.00	
Interests in IRA, ERISA, Keogh, or Other Pension or Interest in 401K Plan	Profit Sharing Plans 735 ILCS 5/12-1006	100%	12,000.00	

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Form B6D (12/03)

In re	DONALD H. PERRINE, JR.	Case No.	
-		Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

☐ Check this box if debtor has no creditor			ng secured claims to report on this Schedule D.	16			ALCOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	M H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT		DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.			mortgage on real estate	٦	E			
SUNTRUST MORTGAGE, INC. P.O. Box 26149 Richmond, VA 23260-6149		-	Value \$ 71,000.00				71,000.00	0.00
Account No.		T		\dagger		T	,	
Account No.	┪	┢	Value \$	+		\vdash		
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			(Total of	Subt			71,000.00	
			(Report on Summary of S		ot lul		71,000.00	

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Form B6E (04/04)

In re	DONALD H. PERRINE, JR.	Case No.	
111 16	DONALD II. FERRINE, JR.	Case NO.	
•		Debtor	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

"Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ☐ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of

0 continuation sheets attached

adjustment.

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Form B6F (12/03)

In re	DONALD H. PERRINE, JR.	Case No.	
-		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W	CONSIDERATION FOR CLAIM. IF CL	AIM	CONTINGENT	1	DISPUTED	AMOUNT OF CLAIM
Account No.			collection for: Insight Communications and misc. accounts	d other	T T	D A T E D		
CREDIT PROTECTION ASSOCIATION 13355 Noel Road, 21st Floor Dallas, TX 75240		-						82.88
Account No.			storage & towing					
HAAS AUTO 821 Kishwaukee Street Rockford, IL 61104		-						600.00
Account No. 5000016956303 HOUSEHOLD AUTO FINANCE P.O. Box 17904 San Diego, CA 92177		-	deficiency balance on auto loan					
A	_		mias abannas					10,000.00
Account No. HOUSEHOLD BANK MASTERCARD P.O. Box 81622 Salinas, CA 93912-1622		-	misc. charges					100.00
_1 continuation sheets attached			(S Total of th		tota pag		10,782.88

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Form B6F - Cont. (12/03)

In re	DONALD H. PERRINE, JR.	Case No.	
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

						_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	- C	U	[D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) Account No.	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG ENT	UNLIQUIDATED	F U	S P U T E D	AMOUNT OF CLAIM
Account Ivo.	ł	l			E	ı	١	
WINNEBAGO COUNTY CIRCUIT CLERK Winnebago County Courthouse 400 W. State St., Traffic Div. Rockford, IL 61101		-						600.00
Account No.	T	T		T	T	t	1	
Account No.	t	Н		T	t	t	7	
Account No.								
recount ito.	ł				l	l		
Account No.	1							
Sheet no1 of _1 sheets attached to Schedule of				Sub	tota	al	7	600.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge)	600.00
			(Report on Summary of S		Γot dul			11,382.88

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In re	DONALD H. PERRINE, JR.	Case No							
•		Debtor							
	SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES								
Γ	Describe all executory contracts of any nature and all unexp	ired leases of real or personal property. Include any timeshare interest	·c						

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

⁰ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	DONALD H. PERRINE, JR.	Case No.								
		Debtor								
	SCHEDULE H. CODEBTORS									
Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case. Check this box if debtor has no codebtors.										
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR								

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(12/03)		3		
In re	DONALD H. PERRINE, JR.		Case No.	
		Debtor(s)		

Form B6I

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether

or not a joint petition is filed, unless	s the spouses are separated and a joint petition is not filed.		•		
Debtor's Marital Status:	AND SP	OUSE			
Single	RELATIONSHIP child child		yrs. yrs.		
EMPLOYMENT	DEBTOR	<u> </u>	SPOUSE		
	old line operator				
	stwing Mfg.				
	yrs.				
Address of Employer					
INCOME: (Estimate of average m			DEBTOR		SPOUSE
	ry, and commissions (pro rate if not paid monthly)	\$	3,693.00	\$_	N/A
Estimated monthly overtime		\$	0.00	\$_	N/A
SUBTOTAL		\$	3,693.00	\$	N/A
a. Payroll taxes and social sec b. Insurance c. Union dues d. Other (Specify)		\$ \$ \$	840.00 130.00 0.00 0.00 0.00	\$ _ \$ _ \$ _ \$ _	N/A N/A N/A N/A
SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	970.00	\$	N/A
TOTAL NET MONTHLY TAKE	HOME PAY	\$	2,723.00	\$	N/A
Income from real property Interest and dividends	business or profession or farm (attach detailed statement) payments payable to the debtor for the debtor's use or that of	\$ \$ 	0.00 0.00 0.00	\$ _ \$ _ \$ _	N/A N/A N/A
dependents listed above Social security or other governmen		\$	0.00	\$_	N/A
(Specify)		\$	0.00	\$ _	N/A
D :		\$	0.00	\$_	N/A
Pension or retirement income Other monthly income		\$	0.00	\$_	N/A
(Specify)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
TOTAL MONTHLY INCOME		\$	2,723.00	\$	N/A
TOTAL COMBINED MONTHLY	ZINCOME \$ 2,723.00	(Repo	rt also on Summ	ary o	f Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re	DONALD H. PERRINE, JR.	Case No.		
		Debtor(s)	_	

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-

weekly, quarterly, semi-annually, or annually to show monthly rate.		
\square Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separate sched	ule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	636.00
Are real estate taxes included? Yes X No No No		
Is property insurance included? Yes X No		
Utilities: Electricity and heating fuel	\$	190.00
Water and sewer	\$	38.00
Telephone	\$	100.00
Other satelite, cell	<u> </u>	126.00
Home maintenance (repairs and upkeep)	\$	100.00
Food	\$	400.00
Clothing	\$	50.00
Laundry and dry cleaning	\$	20.00
Medical and dental expenses	\$	100.00
Transportation (not including car payments)	\$	125.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	4.00
Health	\$	0.00
Auto	\$	66.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	0.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Alimony, maintenance, and support paid to others	<u> </u>	585.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other Personal care items	\$	100.00
Other	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,740.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, mon regular interval. A. Total projected monthly income B. Total projected monthly expenses	athly, annually, or	at some other 2,723.00 2,740.00
	ф 	-17.00
C. Excess income (A minus B) D. Total amount to be paid into plan each Semi-annually	\$	0.00
	Ъ	0.00
(interval)		

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United States Bankruptcy CourtNorthern District of Illinois

In re	DONALD H. PERRINE, JR.		Case No.					
		Debtor(s)	Chapter	13	•			
	DECLARATION CONCERNING DEBTOR'S SCHEDULES							
	DECLARATION UNDER	PENALTY OF PERJURY BY	INDIVIDUAL DI	EBTOR				
	I declare under penalty of perjury	that I have read the foregoing su	mmary and schedul	les, consisting of				

<u>14</u> sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date	Signature	/s/ DONALD H. PERRINE, JR.
·	-	DONALD H. PERRINE, JR.
		Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

United States Bankruptcy Court

		Northern District of Illino	is	
In re	DONALD H. PERRINE, JR.		Case No.	
		Debtor(s)	Chapter	13
		STATEMENT OF FINANCIAL	AFFAIRS	
both spous not a joint proprietor,	ses is combined. If the case is filed petition is filed, unless the spouse	by every debtor. Spouses filing a joint petition I under chapter 12 or chapter 13, a married debtes are separated and a joint petition is not filed. apployed professional, should provide the informatfairs.	tor must furnish informa An individual debtor en	tion for both spouses whether or gaged in business as a sole
Questions	19 - 25. If the answer to an appl	ed by all debtors. Debtors that are or have been icable question is "None," mark the box laboret properly identified with the case name, case	eled ''None.'' If addition	nal space is needed for the answer
		DEFINITIONS		
business" i	for the purpose of this form if the owing: an officer, director, manage	ness" for the purpose of this form if the debtor is debtor is or has been, within the six years immering executive, or owner of 5 percent or more of ; a sole proprietor or self-employed.	ediately preceding the fi	ling of this bankruptcy case, any
corporation	ns of which the debtor is an office urities of a corporate debtor and the	ndes but is not limited to: relatives of the debtor er, director, or person in control; officers, director heir relatives; affiliates of the debtor and insider	ors, and any owner of 5	percent or more of the voting or
	1. Income from employment of	r operation of business		
None	business from the beginning of t two years immediately preceding fiscal rather than a calendar year joint petition is filed, state incom	e the debtor has received from employment, tra his calendar year to the date this case was come ing this calendar year. (A debtor that maintains, or may report fiscal year income. Identify the be- ne for each spouse separately. (Married debtors a joint petition is filed, unless the spouses are se	menced. State also the g or has maintained, finan ginning and ending date filing under chapter 12	ross amounts received during the cial records on the basis of a s of the debtor's fiscal year.) If a or chapter 13 must state income
	AMOUNT \$41,036.00	SOURCE (if more than one) 2004		
	\$38,000.00	2003		
	\$36,000.00	2002		

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT **SOURCE**

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF

DATE OF SEIZURE PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF CREDITOR OR SELLER

FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF

PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY 1999 Chevrolet Ventura

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS totaled in automobile accident

DATE OF LOSS

(vehicle in possession of Haas Automotive, Rockford, no insurance proceeds IL)

December, 2004

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, sayings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

4

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 3704 Harrison Avenue Rockford, IL

NAME USED same

DATES OF OCCUPANCY

5-02 to 7-04

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF

GOVERNMENTAL UNIT DOCKET NUMBER STATUS OR DISPOSITION

18. Nature, location and name of business

,

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

TAXPAYER BEGINNING AND ENDING

NAME I.D. NO. (EIN) ADDRESS NATURE OF BUSINESS DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	Signature	/s/ DONALD H. PERRINE, JR.
		DONALD H. PERRINE, JR.

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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_						1-	5	_	_
N	or	thei	rn D	istr	ict o	of I	llino	is	

In r	e DONALD H. PERRINE, JR.		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR D	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankrupto	cy, or agreed to be pa	aid to me, for services rendered or to
	For legal services, I have agreed to accept		\$	500.00
	Prior to the filing of this statement I have received		\$	500.00
	Balance Due		\$	0.00
2.	\$209.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compen	sation with any other person	n unless they are mer	mbers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name			
	In return for the above-disclosed fee, I have agreed to rende a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statem c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed] Negotiations with secured creditors to reduce agreements and applications as needed; present of liens on household goods.	ng advice to the debtor in de tent of affairs and plan which and confirmation hearing, a to market value; exemp	etermining whether to th may be required; and any adjourned he otion planning; prep	o file a petition in bankruptcy; earings thereof; paration and filing of reaffirmation
7.	By agreement with the debtor(s), the above-disclosed fee dependence of the debtors in any discharge adversary proceeding.	oes not include the following actions, judicial l	ng service: ien avoidances, rel	ief from stay actions or any other
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement	for payment to me f	or representation of the debtor(s) in
Date	ed:	/s/ KARL C. KOO	NMEN, JR.	
		KARL C. KOONN		
		Balsley & Dahlbe 5130 North Seco		
		Loves Park, IL 61	111	
		(815) 877-2593 www.balsleylawol	Fax: (815) 877-796 ffice.com	5
		baiolojiawoi		